DOCKET NO.: EMIC01-00003 **PATENT**
Customer No.: 23990

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of	:	Keith C. Bottner, et al.
Application No.	:	10/677,827
Filed	:	October 2, 2003
For	:	SECURE, ANONYMOUS AUTHENTICATION FOR ELECTRONIC PURCHASING WITH DYNAMIC DETERMINATION OF PAYMENT PRICING AND TERMS AND CROSS VENDOR TRANSACTION RESOLUTION
Group No.	:	3627
Examiner	:	Ramsey Refai
Confirmation No.	:	9813

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

SECOND SUBSTITUTE AMENDMENT AND RESPONSE TO OFFICE ACTION

This Second Substitute Amendment and Response to Office Action is being filed in response to the Notice of Noncompliant Amendment issued by the United States Patent and Trademark Office on March 22, 2010. Please amend the above-identified application as follows: